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April 11, 2001

Mr. David Robinson
Robinson & Chur, AAL
Gentry Pacific Design Center
560 N. Nimitz Hwy., Ste. 209
Honolulu, HI 96817

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Re: Claimant: Daniel Backman
Employer: First Insurance Co. of Hawaii, Ltd.
Accident: 07/31/97
Case No.: 7-99-00534
Claim No.: 2J029128
Our File No.: 00-001-32

Dear Mr. Robinson:

As requested, enclosed is Dr. Jon Graham's response to our inquires dated January 23, 2001. Also, enclosed a copy of Dr. Peter Diamond's report dated March 7, 2001. Since a difference of opinion exists between the interpreting radiologist, Dr. Matthew Yuh and Dr. Graham's interpretation of the magnetic resonance imaging ("MRI"), Dr. Diamond recommends further testing before the surgery is performed.

Specifically, Dr. Yuh opined that the MRI did not show any significant central canal stenosis or neural foraminal narrowing at C4-5; however, Dr. Graham opined that the MRI showed bilateral foraminal stenosis at C4-5, worse on the left. Thus, we propose that electrodiagnostic ("EMG") studies be conducted and that we have the MRI films reviewed by a neuroradiologist to resolve the difference of opinion between Dr. Graham and Dr. Yuh. If you agree, please inform us. Otherwise, a hearing may be necessary.

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